



Testimony of Carol Scully
Director of Advocacy, The Arc of Connecticut, Inc.
LCO No. 3037 SB. 82 An Act Eliminating Income And Asset Limits For The Med-Connect Health
Insurance Program For Working Persons With Disabilities
February 6, 2023

Members of the Human Services Committee: Co-Chair Representative Gilchrest, Co-Chair Senator Lessor, Vice Chair Senator Herron Gaston, Vice Chair Representative Lucy Datham, Ranking Member Senator Lisa Seminara, Ranking Member Representative Jay Case, Senator Mahar, Representative Butler, Representative Cook, Representative Comey, Representative Exum, Representative Fortier, Representative Hughes, Representative Johnson, Representative Keitt, Representative Leeper, Representative Santiago, Representative Buckbee, Representative Ferraro, Representative Mastrofrancesco, Representative Pizzuto, Representative Polleta

The Arc Connecticut is the oldest and the largest community-based organization advocating for and with people with intellectual and developmental disabilities (I/DD) and their families. We work tirelessly to uphold our vision that every individual and family living with I/DD has access to the information, advocacy, and skills they need to support their full inclusion and participation in the community throughout their lifetimes.

We are a chapter of The Arc of The United States, which has 675 chapters in 49 states and over 5,000 service locations. Nationwide, we have approximately 7,000 board members, 124,000 staff, 46,000 volunteers and collectively we serve more than 1 million people with I/DD and their family members.

In Connecticut, our 14 Arc local chapters deliver over \$100 million in jobs, supports and services to thousands of people in 162 communities. Together Arcs are the largest provider of supports and services for people with I/DD and their families in the state, providing about 96% of the services.

The Arc of Connecticut supports SB 82 in the elimination of asset and income limits for working persons with disabilities. If a disabled worker loses their job, they will also lose their Medicaid coverage as they often find themselves with too much money to continue to qualify for their Medicaid coverage, even though their income has decreased dramatically. Individuals with disabilities who are working must make less than \$75,000 annually and have assets under \$10,000 (\$15,000 for a couple) to qualify. For non-working people with disabilities, the limits are even more stringent. Individuals including with disabilities (intellectual developmental disabilities and developmental disabilities or IDD/DD) must make less than \$1,062 per month approximately \$12,711 annually and have assets of \$1,600 or under to qualify for Medicaid. Working persons with disabilities qualify them both for Medicaid and Medicare, together these programs typically cover most major medical expenses. If, that person, then loses their job, their monthly social security payments would typically be too high to qualify for Medicaid under the state's non-working income limits thus leaving the individual with only Medicare coverage. Medicare offers less coverage, shifting the burden of medical costs to very low-income persons with disabilities. Eliminating the income and asset limits for Medicaid will alleviate this unnecessary burden for persons with disabilities. Additionally, the income limits have also driven down participation in Husky C because the income eligibility has not kept up with the rate of poverty.

Eliminating asset limits will allow persons with disabilities to save for a “rainy day” including unexpected expenses arising from owning a vehicle or home ownership. Eliminating the asset limits will also allow persons with disabilities to keep Medicaid when they retire.

Eliminating both income and asset limits will also provide an economic boost to Connecticut by giving people more income to spend in their community and

The Arc of Connecticut urges the Committee to pass SB 82.

Carol Scully
Director of Advocacy
P.O. Box 1522
New Canaan, CT 06840